



Payflow ACH Payment Service Guide

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Payflow ACH Payment Service Guide

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1

Signing Up for Payflow ACH Payment Service

IMPORTANT: *Be sure to read the steps involving account setup even if you are already enrolled for a Payflow ACH Payment account.*

The Payflow ACH Payment Service enables you to process payments through the ACH network, allowing you to request a credit or debit from a customer's checking or savings account at a low transaction cost. You can use existing depository financial institution relationships to accept ACH payments from customers.

NOTE: Remember that you are responsible for obtaining authorization for an ACH payment from your customers and for managing customer enrollment, payment actions (for example, making changes to amounts/dates), and payment responses (for example, notifying customers for insufficient funds or other returns).

In This Chapter

- “How To Sign Up” on page 7
- “Retrying Return Payments” on page 10

How To Sign Up

Follow these steps to sign up for Payflow ACH Payment:

Step 1 Contact PayPal

Contact your PayPal Sales Representative at the following URL:

http://www.paypal.com/cgi-bin/webscr?cmd=_merchant-outside

Step 2 Submit an application

Complete and submit a Payflow ACH Payment application. You receive confirmation of approval within two to three weeks.

Step 3 Work with your Account Representative to set your account's banking requirements

Upon approval and agreement on Payflow ACH Payment account limits for Credits and Debit/Sales, you work with your Account Representative to agree on banking requirements.

Step 4 Work with your Account Representative to configure your account's payment format

Your account can be configured to support either Business-to-Business or Business-to-Consumer payment formats.

NOTE: To support both payment formats, you must register for a separate Payflow ACH Payment account for each format.

Business-to-Business Payment Format Account

Business-to-Business format accounts support payments for which the target bank account belongs to a business. These Cash Concentration or Disbursement (CCD) payments are authorized in a paper transaction with offline authorization. Businesses can dispute that they authorized a CCD payment for 48 hours. Business-to-Business format is also known as B2B.

Business-to-Consumer Payment Format Account

Business-to-Consumer format accounts support payments for which the target bank account belongs to a consumer. Consumers can dispute that they authorized a payment (resulting in a return) for up to 60 days. Business-to-Consumer format is also known as B2C.

Business-to-Consumer format accounts allow the following payment types:

Paper check payment types.

- **ARC:** Accounts Receivable Entry — Convert a single check received by US mail or by drop-box into an electronic Debit/Sale. Because you must obtain the ABA routing number, account number, and check serial number from the check using a check reader device, you can submit ARC payments only using the Payflow Pro SDK and not from PayPal Manager. See [“Summary of ARC Requirements” on page 18](#) for other requirements.
- **POP:** Point-of-Purchase Entry — Single-entry Debit/Sale for purchase made in person at the point-of-purchase. Because you must obtain the ABA routing number, account number, and check serial number from the check using a check reader device, you can submit POP payments only using the Payflow Pro SDK and not from PayPal Manager. See [“Summary of POP Requirements” on page 19](#) for other requirements.
- **RCK:** Re-Presented Check Entry — Re-present a returned check into an electronic debit. RCK payments have a payment limit of \$2500 and can be retried only once. See [“Summary of RCK Requirements” on page 21](#) for other requirements.

Electronic check payment types.

- **TEL:** Telephone-Initiated Entry — Single-entry Debit/Sale with verbal telephone authorization by the consumer. See [“Summary of TEL Requirements” on page 22](#) for other requirements.
- **WEB:** Internet-Initiated entry — Single-entry Debit/Sale with authorization by the consumer over the Internet. Additionally, you can perform referenced credits for the same amount as the original Debit/Sale amount. In accordance with NACHA regulations, you must specify that authorization for payment was received through the Internet. This option is described in [Table 5.1, “Manual ACH Payments page fields” on page 33](#).

Other payment type.

- **PPD:** Prearranged Payment and Deposit Entry (PPD) payments. Use PPD when the payment is:
 - An independent credit.

- A recurring Debit/Sale payment and authorization is not provided over the Internet.
- A Business-to-Consumer Debit/Sale payment and authorization is not provided over the Internet or over the telephone or it is not a reprocessed check.

Step 5 Work with your Account Representative to configure your account's transaction preferences

You can specify the following settings for your Payflow ACH Payment account:

Processing Limits and Posting Days

- ACH Credit processing limit: The aggregate Credit transaction amount to allow for any single settlement period.
- ACH Credit posting days: The number of days for which PayPal holds the funds. Typically three days.
- ACH Debit/Sale processing limit: The aggregate Debit/Sale transaction amount to allow for any single settlement period.
- ACH Debit/Sale posting days: The number of days for which PayPal holds the funds. Typically three days.

ACH Transaction Settings

These settings enable you to configure transaction limits that enhance your Payflow ACH Payment account's security. (These settings are separate from your credit card transaction settings.)

- Maximum Amount for ACH debits. (Default setting: unlimited) Specify the maximum amount to allow per single payment.
- Maximum Amount for ACH credits. (Default setting: unlimited) Specify the maximum amount to allow for credit payments. Specify 0 (zero) to disable credit payments for your Payflow ACH Payment account.
- Allow non-reference ACH credits. (Default setting: Yes) You can specify whether to require that credits must reference a previous Debit/Sale payment. Specify No to permit ACH credits only against previous payments. Specify Yes to allow any credit payment to be processed.

If you specify Yes for this option, then you cannot specify No for the Credits that may exceed the original payment amount option.

- Allow ACH credit amount to be greater than original amount. (Default setting: Yes) If you specified that you do not allow non-referenced credits, you can specify whether credits can exceed their original amount. Specify No to require that the credit amount may not exceed the original payment amount. Specify Yes to allow any credit amount up to the limit established for the Payflow ACH Payment account.

If you specify No for this option, then you cannot specify Yes for the Allow Non-reference ACH Credits option.

Retrying Return Payments

To help you manage returns, specify whether you want PayPal to retry payments that result in either of the following return types:

- Insufficient funds, Result code R01. The available and/or cash reserve balance is not sufficient to cover the dollar value of the debit entry.
- Uncollected funds, Result code R09. Sufficient book or ledger balance exists to satisfy the dollar value of the transaction, but the dollar value of transactions in the process of collection (uncollected checks) brings the available and/or cash reserve balance below the dollar value of the debit entry.

Specify **0** to disallow retries. Specify **1** to enable PayPal to retry the payment once. Specify **2** to enable PayPal to retry the payment up to two times.

NOTE: Credit payments are never retried.

For RCK payments, one retry maximum is performed when the retry setting is 1 or 2.

You also specify the retry interval (between 1 and 7 banking days) between receiving NSF returns and retrying the payment.

Step 6 Work with your Account Representative to set your account's service levels

PayPal offers a variety of service agreements to suit your business requirements.

Step 7 Sign a Payflow ACH Payment Services agreement

Once you agree on banking requirements, Payflow ACH Payment account configuration, and service levels, you sign your Payflow ACH Payment Services agreement. You can now begin to use your Payflow ACH Payment account to collect payments.

2

About ACH Payments

The Payflow ACH Payment Service enables you to electronically collect payments from your customers for either single-entry or recurring payments by directly debiting your customers' checking or savings accounts.

The most common uses of ACH are online bill payment, mortgage and loan repayment and direct deposit of payroll. ACH payment is an efficient and cost-reducing alternative to paper checks and credit cards.

On the Internet, ACH is primarily used for person-to-person (P2P), business-to-customer (B2C), and business-to-business (B2B) payments.

This chapter provides an overview of how the ACH payment system works.

In This Chapter

- “Benefits of ACH Payments” on page 11
- “How Does ACH Work?” on page 11
- “ACH Terminology” on page 14

Benefits of ACH Payments

- By providing ACH service, you provide your customers with an alternative to credit cards or checks.
- The ACH network provides lower-cost payment than either checks or credit cards.
- ACH payments are faster than checks.

How Does ACH Work?

ACH payments are electronic payments that are created when the customer gives an originating institution, corporation, or other customer (Originator) authorization to debit directly the customer's checking or savings account for the purpose of bill payment.

Customers who choose ACH payment must first authorize you to debit their bank account for the amount due. Authorization must conform to the requirements of the ACH Operating Rules and must be either written and signed or electronically displayed. See www.nacha.org and Chapter 3, “Summary of Authorization Requirements,” for details.

Today, Payflow ACH Payment supports the following payment types:

- Electronic Check: TEL and WEB payments
- Check Conversion: POP, ARC, and RCK payments

The following steps occur for an ACH payment:

Payflow ACH Payment performs the payment in two parts. In this example, a Debit/Sale payment, the Payflow ACH Payment service first moves the money from your customer's bank account and then moves the money to your bank account.

1. A customer visits the biller's Web site. After customer authentication (user name and password), the biller's Web server presents the billing information.
2. The customer reviews the bill. When the customer schedules a payment, your website collects the payment information and, using Payflow Pro, securely sends it to PayPal for processing on the date specified by the customer.
3. PayPal prepares the ACH payment information and delivers it for ACH submission to the originating depository financial institution (ODFI) by electronic transmission over a secure connection. The ACH payments are submitted to the ODFI on the customer-specified payment date.
4. The ODFI processes the ACH payment information and electronically delivers the information to the ACH network operator (Federal Reserve). The ACH network operator electronically distributes the ACH items to the customer's bank (RDFI).
5. The Federal Reserve credits the ODFI's bank account on settlement day for the value of all ACH debits deposited, and debits the RDFI's bank account for the value of ACH items received.
6. PayPal then initiates a secondary transaction to move the money into your (biller's) bank account.
7. The customer's periodic bank statements reflect ACH payments.
8. Merchants are notified of ACH payments on their bank statements. Merchants use PayPal Manager to view status and reports on previously submitted payments.
9. If a customer debit results in a return for insufficient funds, closed bank account, or other error condition, then PayPal debits your bank account for the amount of the return. Merchants use PayPal Manager to view return detail information.

Differences from Credit Card Payments

Unlike the credit card network, the ACH network is unable to provide real time authorization of funds. The Payflow ACH Payment service therefore responds initially to an ACH payment by checking the format and other specific ACH information and returning an approved result. The status of a payment changes during the lifecycle of the payment and occurs when PayPal settles the payment with the ODFI and again if either a Return or a Notification of Change is received.

Schedule of Submission for Settlement

Because the ACH network operates only on banking days (not on banking holidays), PayPal settles at 7 p.m. the night before each banking day: Sunday, Monday, Tuesday, Wednesday, and Thursday at 7 p.m.

Payments submitted Thursday after 7 p.m. are not sent for settlement until Sunday at 7 p.m. If Monday is a banking holiday, then payments are sent for settlement on Monday at 7 p.m.

If a payment is unsuccessful (for reasons such as a bad bank account number, insufficient funds, a dispute, and so on), PayPal gets a *return* from the ACH network—usually within 2-4 business days of payment submission.

For Business-to-Business transactions, a business has two days to dispute a charge. For Business-to-Consumer, the consumer can dispute a charge up to 60 days after the payment was processed. Disputes are resolved through returns.

ACH Terminology

TABLE 2.1 ACH terminology

ACH Operator	An ACH Operator is a central clearing facility that provides distribution and settlement of electronic payments. ACH Operators clear debits and credits electronically, rather than through the physical movement of checks. Currently there are four ACH Operators: the Federal Reserve System, which clears approximately 80% of all ACH payments, Visanet ACH, New York ACH, and American ACH. All disbursements occur through the operator
ACH Receiver	ACH receivers are customers, employees, and other businesses that have authorized electronic payments by Direct Deposit, Direct Payment, or Financial EDI to be applied against their depository bank accounts.
ARC	Accounts Receivable Entry — Convert a single check received by US mail or by drop-box into an electronic Debit/Sale. Because you must obtain the ABA routing number, account number, and check serial number from the check using a check reader, you can submit ARC payments only from Payflow Pro and not from PayPal Manager. See “Summary of ARC Requirements” on page 18 for other requirements.
Automated Clearing House Network (ACH)	The ACH Network is a nationwide, wholesale electronic payment and collection system used by hundreds of thousands businesses and financial institutions. The ACH Network transfers payments and related data through computer and high-speed communications technology.
Banking Day	Days upon which banking institutions are officially open for business. Typically Monday through Friday, excluding holidays.
CCD	Cash Concentration or Disbursement payment. The payment method supported by Business-to-Business format accounts. CCD can be either a credit or debit transfer where funds are either distributed or consolidated between corporate entities. A CCD payment can be either standalone or recurring.
Credit	A Credit payment transfers funds from your (the merchant’s) bank account into the customer’s bank account. A Credit requires the Original Payment ID of an earlier Debit/Sale payment, and the submitted Amount must be empty or the exact amount of the original Debit/Sale payment. Credit payments are not retried.
Debit/Sale	A Debit/Sale payment transfers funds from the customer’s bank account into your (the merchant’s) bank account.
Demand Deposit Account (DDA)	Generic term for Checking or Savings bank account.
Depository Account	See Demand Deposit Account.
EDI	Computer-to-computer transmission of a payment and related information in a standard format.

TABLE 2.1 ACH terminology

Inquiry	The Inquiry function returns the consumer-side result. You can run an Inquiry against a Debit, Credit, or Void payment type. You can look up the information either by submitting a PNREF in the ORIGID field or by submitting the CUSTREF with the value that you created while submitting the payment.
NACHA	National ACH Association. Rule-making standards body for the ACH Network and other payments systems. See www.nacha.org for details.
Notification of Change (NOC)	Response from an ODFI indicating that bank account information has changed and should be updated in merchant records.
Originating Depository Financial Institution (ODFI)	ODFI is a financial institution that initiates and warrants electronic payments through the ACH network on behalf of its customers. PayPal connects to an ODFI to implement ACH service.
Originator	The ACH Originator is a company or other business entity that creates entries for introduction into the ACH network; for example, a billing company produces debit entries from customers' financial institution bank accounts who have authorized direct payment for products and services.
POP	Point-of-Purchase Entry — Single-entry Debit/Sale for purchase made in person at the point-of-purchase. Because you must obtain the ABA routing number, account number, and check serial number from the check using a check reader device, you can submit POP payments only using the Payflow Pro SDK and not from PayPal Manager. See “ Summary of POP Requirements ” on page 19 for other requirements.
PPD	Prearranged Payment and Deposit Entry. One of the SEC payment types supported by PayPal. PPD payments perform business-to-customer transfers. Common applications: Direct deposit, a credit transfer into a customer's bank account at the RDFI. Pre authorized bill payment is a debit application in which the customer grants authority to initiate periodic charges to the customer's bank account.
Prenote, Prenotification	Prenote refers to a Prenotification payment (with no monetary amount transferred) that you can use to verify bank account validity. Receiving banks (RDFIs) are not required to respond to a Prenotification payment. Prenotifications are not settleable payments, however they can be voided.
RCK	Re-Presented Check Entry — Re-present a returned check into an electronic debit. RCK payments have a payment limit of \$2500 and can be retried only once. See “ Summary of RCK Requirements ” on page 21 for other requirements.
Receiving Depository Financial Institution (RDFI)	An RDFI is a financial institution that provides depository bank account services to customers, employees, and businesses and accepts electronic debits and credits to and from those bank accounts.
Retry Interval	The time interval (between 1 and 7 banking days) between receiving an NSF return and retrying the payment. You specify this value when configuring your Payflow ACH Payment Service account.
Return	Payment that is returned due to reasons like Non-sufficient Funds (NSF). Returns are initiated by the RDFI.

TABLE 2.1 ACH terminology

SEC Code	Standard Entry Class code. Three-letter code that uniquely identifies the type of ACH payment (for example, TEL).
TEL	Telephone-Initiated Entry — Single-entry Debit/Sale with verbal telephone authorization by the consumer. See “Summary of TEL Requirements” on page 22 for other requirements.
Payflow ACH Payment Service	PayPal is a “third party processor,” originating ACH payments on behalf of the biller.
Void	A Void payment cancels a Debit/Sale payment. A Void payment requires the Original Payment ID of an earlier Debit/Sale payment. You can Void any payment in status P02 or P04. (P02 is the state of a transaction waiting to settle the first time. P04 is the state of a retried transaction waiting to be settled.) You cannot void a Void payment.
WEB payment	A class of Business-to-Business payment for which you obtained customer authorization over the Internet.

3

Summary of Authorization Requirements

Before submitting an ACH payment, you must first obtain authorization from the customer to debit their bank account for the amount due.

The following summary of authorization and other requirements is abstracted from *ACH Compliance Manual: How to Comply with ACH-Related Rules and Regulations*, copyrighted 2003 by NACHA, and available from NACHA at www.nacha.org.

The purpose of this chapter is not to replace your research into NACHA regulations, but to provide a basis of understanding.

Summary of CCD and PPD Authorization Requirements

Before you submit an ACH Payment to PayPal, you are required to receive full authorization from the customer for the payment.

CCD and PPD Debit Authorization

For CCD or PPD payments, the requirements of NACHA are in line with the Regulation E requirements of the Federal Reserve Board. You should be aware, however, that NACHA's rules apply to authorizations for both one-off and recurring transactions, while Regulation E covers only authorizations for recurring transactions.

When obtaining authorization for payment, include the following key items:

- A payment cannot be revoked by the customer unless you (the merchant) have first been notified.
- Specify the manner in which a customer can revoke payment.

Format of CCD and PPD Authorization

- Authorization for the transaction either can be in writing or can be displayed electronically.
- The customer needs to sign the authorization either physically or digitally. Regulation E provides information on the requirements for authorization with digital signature.
- The Authorization must contain evidence of the customer's identity.
- You must provide the customer a copy of the authorization (either electronic or hardcopy).

Maintaining the Authorization Agreement

You must retain the authorization for a period of two years following the termination or revocation of the agreement.

CCD and PPD Credit Authorizations

You need not request an authorization for a credit.

Summary of ARC Requirements

The ARC Standard Entry Classification (SEC) allows for a single entry ACH debit transaction to convert a consumer check received via the US mail or at a drop box location for the payment of goods and services.

ARC Legal Framework

The ARC entry is subject to NACHA operating rules, the Electronic Funds Transfer Act and Regulation E. You are required to use a reader device to capture the MICR line (routing number, account number and check serial number of the source document and key in the amount.

ARC Eligibility

An item must comply to the following, if the item is to be eligible as an ARC entry:

The check has been received through the US mail or drop box location.

ARC Authorization Requirements

You are to have provided notice to the customer that on receipt of the check, the check will be used as a source document for an ACH debit transaction.

Retention of source document

You must retain an image, microfilm or other copy of the front and back of the source document for a period of two years from the Settlement date of the entry.

Formatting Requirements

The following format requirements are required to process ARC entries:

- The original payee name is to appear in the Company Name Field of the Company/Batch header.
- Check serial number is placed in the Check Serial Number field.
- Individual name is optional for the Individual Name Field, but if the field is used, the field can only be used to either:
- The consumer's name or; A reference number, identification number or code that you use to identify a particular transaction. A generic description is not acceptable.

Summary of POP Requirements

The POP (point of purchase) entry format will allow an integration with a point of purchase or swipe terminal, providing an alternative to accepting consumers' checks as a method of payment.

The POP SEC allows for a single entry ACH debit transaction for in-person purchases made at the point of purchase. A source document is required for written authorization and account information at the point of purchase.

The consumer presents a check or share draft that has not been previously voided or negotiated. You use a check reading device to capture the MICR information from the check. The amount is keyed in. The source document is returned to the customer voided.

POP Legal Framework

The POP entry is subject to NACHA operating rules, the Electronic Funds Transfer Act and Regulation E. The POP entry is considered to be an ACH transaction throughout the processing of the payment, and does not need to be abide by Check law or the Uniform Commercial Code.

POP Eligibility

An item must comply to the following, if the item is to be eligible as an POP entry:

- The check or source document has not been previously negotiated.
- The check or share draft has not been previously voided.
- The check or share draft contains a pre-printed serial number.
- The check or share draft is drawn only a consumer account.
- The check or share draft is not a corporate check, third party check, credit card check, money order or travelers check.

POP Authorization Requirements

The merchant must obtain authorization of the payment through compliance with NACHA guidelines and a copy is to be provided to the customer. The authorization is required:

- To be in writing, signed or similarly authenticated by the Merchant.
- To be identifiable as an ACH debit authorization.
- To clearly state the terms.
- To state that the check will not be processed.

The method to revoke authorization does not need to be included.

As the customer can not revoke authorizations, R07 codes can not be received for POP payments

POP Receipt Requirement

The merchant must provide a receipt that contains the following information:

- The Merchant's Name.
- The Merchant's telephone number.
- The date of the transaction.
- The transaction amount.
- The source document check serial number.
- Some unique number that identifies the location of the transaction.
- Terminal City.
- Terminal State.

POP Formatting Requirements

The following format requirements apply to an POP transaction:

- Individual name is optional. If used then it can include the consumer's name or a reference number.
- As the individual name is optionally, an RDFI cannot return a point of purchase entry using the return codes R03 and R17.
- Check serial number is to be placed in the check serial number field of the POP entry. An RDFI is required to print the check serial number on the consumer's bank statement.
- A 4-character number or abbreviation is to be used to indicate the Terminal City field and will be passed in the Terminal City Field. An RDFI is required to print the terminal City on the consumer's bank statement.
- A 2-character abbreviation for the state in which the electronic terminal is located will be passed in the Terminal State field. An RDFI is required to print the terminal state on the consumer's bank statement.

POP Returns

R03, R17, and R07 are not applicable return codes for a POP transaction. A merchant will need to develop procedures to handle POP returns, as the consumer's name has not been captured.

Returns for NSF can be retried up to two more times.

Summary of RCK Requirements

The RCK (Re-Presented Check Entry) format is used to represent a returned check, through the generation of a single entry ACH debit. The RCK SEC allows for a single entry ACH debit transaction to re-present a paper check after the paper check has been returned for either insufficient or uncollected funds.

RCK Legal Framework

The RCK entry is subject to NACHA operating rules, the Uniform Commercial Code and Federal Reserve Regulation CC. The RCK entry is not subject to Electronic Funds Transfer Act or Regulation E.

RCK Eligibility

An item must comply to the following, if the item is to be eligible as an RCK entry:

- Be an item within the meaning of the Revised Article 4 of the Uniform Commercial Code.
- Be a negotiable demand draft drawn on or payable through or at a participating DFI. This does not include a Federal Reserve Bank or a Federal Home Loan Bank.
- Contains a pre-printed serial number.
- Be in an amount up to and including \$2,500.
- To enforce the amount limit a decline error message will be returned to the merchant if the amount is exceeded. The error message will read, "RCK limit has been exceeded."
- Indicate on the document that the item has been returned for insufficient or uncollected funds.
- Be dated less than 180 days from the date the entry is transmitted to the RDFI.
- Be drawn on a consumer account.
- The item must have been presented no more than twice in paper form; as well as no more than once in paper form if an RCK entry is to be retried once. No more than one retry is allowed.
- For NSF Retry logic, RCK transactions can only be retried once.
- Only the face amount of the item can be submitted.

RCK Notice Requirements

The merchant must provide notice to the check writer prior to resubmitting via ACH, of the intention to submit electronically. The notice must clearly state the terms of the Re-presented Check Entry policy.

RCK: Retention of Item

The merchant must retain a copy of the front and back of the item for seven years from the settlement date of the RCK entry. If the check has finally been paid, this must be indicated on the copy.

60 day return policy applies to RCK.

RCK Formatting Requirements

The following format requirements apply to an RCK transaction:

- “REDEPCHECK” appears in the Company Entry Description Field of the Company/Batch Header Record.
- Original payee on the face of the check appears within the Company Name Field of the Company/Batch Header Record.
- Check serial number of the check is placed within the check serial number field of the entry.

Summary of TEL Requirements

The TEL (Telephone-Initiated Entry) format is used for a single entry debit transaction, when an oral authorization is recorded for an ACH debit.

Legal Framework

TEL entries are subject to the requirements of NACHA and the Electronic Fund Transfer Act.

TEL Eligibility

TEL entries are used for a single ACH debit where an oral authorization has been received from the consumer via a telephone. A TEL entry should not be used where a standing authorization is in place, although the purchase may be transacted via the telephone. A TEL entry should only be used when the payment meets the following requirements:

- There is an existing relationship between the Merchant and the customer.
- There is not an existing relationship between the Merchant and the customer, but the customer initiated the telephone call.

- A relationship is defined as either there being a written agreement in place or the customer has purchased goods or services from the Merchant in the last two years.

TEL Authorization Requirements

The authorization does not have to be provided to the consumer in writing, however as the authorization is received orally, the merchant must tape record the authorization, or have, at an earlier date provided written notice that is followed up with an oral authorization. The following information must be included in the authorization:

- The date on or after which the consumer's account will be debited;
- The amount;
- The customer's name;
- A telephone number that is available to the customer and answered during normal business hours;
- The date of the customer's oral authorization;
- A statement by the merchant that the authorization obtained will be used to originate an ACH debit.

TEL Risk Management

Merchants must implement risk management procedures relating to TEL entries:

- Commercially reasonable procedures to verify the identity of the customer;
- Commercially reasonable procedures to verify routing numbers are valid.

TEL Returns

R07 is not an applicable return codes for a TEL transactions.

Further Reading

The summary information that appears in this chapter is taken from:

ACH Compliance Manual: How to Comply with ACH-Related Rules and Regulations,
copyright 2003 by NACHA

Electronic Funds Transfer Act

Regulation E

Uniform Commercial Code

Federal Reserve Regulation CC

4

How Payflow ACH Payment Works

This chapter describes Payflow ACH Payment in detail.

In This Chapter

- [“ACH Payment Flow” on page 25](#)
- [“Timetable for a Typical ACH Payment” on page 26](#)
- [“ACH Payment Types” on page 29](#)
- [“Retrying Returned Payments” on page 30](#)
- [“Notifications of Change” on page 31](#)

ACH Payment Flow

PayPal breaks each debit or credit payment into two parts—one with the customer/target bank account, and one with your bank account.

To help manage returns, a three-business-day delay is typically used between the parts of the payment. You and PayPal agree to this period when setting up your Payflow ACH Payment account.

For example, if you submit a Debit/Sale payment against a customer’s bank account, PayPal submits an ACH payment to debit the customer’s bank account at the first available opportunity. Three business days later, if the payment is not returned, PayPal submits a payment to credit your bank account. For a credit, conversely, PayPal debits your bank account, waits the period specified in your Payflow ACH Payment account agreement (typically three business days), and then credits the customer’s bank account.

If a Debit/Sale is returned during the holding period, your bank account is not credited. If the Debit/Sale is returned after the holding period, PayPal initially credits your bank account and then debits it when the return is received. For returned credits, PayPal initially debits your bank account and then credits your bank account when the return is received.

Payment Batch Settlement Time

Because the ACH network operates only on banking days (not on banking holidays), PayPal settles at 7 p.m. the night before each banking day: Sunday, Monday, Tuesday, Wednesday, and Thursday at 7 p.m.

Payments submitted Thursday after 7 p.m. are not sent for settlement until Sunday at 7 p.m.

Timetable for a Typical ACH Payment

This section presents several example timetables.

Example of a Successful Business-to-Business Debit/Sale Payment

This timetable describes a typical successful Business-to-Business sale/debit payment, in which a customer pays a company with an ACH payment, and the Payflow ACH Payment account is configured for three posting days.

Day 1

The customer initiates payment and you submit a payment to PayPal.

PayPal validates the payment format and initiates the customer side of the payment. Payments are batched at 7 PM for each day that is prior to a banking day (normally Sunday through Thursday). See [“Payment Batch Settlement Time” on page 25](#).

Day 2

The ODFI submits the payment to the ACH Network operator (Federal Reserve). The customer bank account is debited. This is the first day of the three posting days.

Day 3

This is a wait day.

Day 4

This is the third day of the three posting days. PayPal initiates the merchant side of the payment. Payments are batched at the end of each day prior to a banking day and at 7 p.m (normally Sunday through Thursday).

Day 5

The ODFI submits the payment to the ACH Network operator (Federal Reserve). your bank account is credited.

Example of a Business-to-Business Sale/Debit Payment With a Customer Return Within Three Posting Days

This timetable describes a Business-to-Business sale/debit payment, in which a customer pays a company with an ACH payment, and the Payflow ACH Payment account is configured for three posting days. The ODFI generates a customer side return (i.e payment is reversed) within 48 hours.

Day 1

The customer initiates payment and you submit a payment to PayPal.

PayPal validates the payment format initiates the customer side of the payment. Payments are batched at the end of each day prior to a banking day and at 7 p.m (normally Sunday through Thursday).

Day 2

The ODFI submits the payment to the ACH Network operator (Federal Reserve). The customer bank account is debited. This is the first day of the three posting days.

Day 3

PayPal receives a return for the customer debit from ODFI. Returns occur for a number of reasons. See [“NACHA Return Status Codes” on page 50](#). Assume that this return is not retried. The payment status shows the return code indicating the failure. Since the merchant side of the payment is not settled, the payment is voided and is not settled.

Example of a Business-to-Consumer Sale/Debit Payment With a Customer Return After Three Posting Days

This timetable describes a Business-to-Business Sale/debit payment, in which a customer pays a company with an ACH payment and the Payflow ACH Payment account is configured for three posting days. The ODFI generates a consumer-side return (payment is reversed) after 7 days.

Day 1

The customer initiates payment and you submit a payment to PayPal. PayPal validates the payment format initiates the customer side of the payment. Payments are batched at the end of each day prior to a banking day and at 7 PM (normally Sunday through Thursday). See [“Payment Batch Settlement Time” on page 25](#).

Day 2

The ODFI submits the payment to the ACH Network operator (Federal Reserve). The customer bank account is debited. This is the first day of the three posting days.

Day 3

This is a wait day.

Day 4

This is the third day of the three posting days. PayPal initiates the merchant side of the payment. The payment is batched at the end of each banking day at 7 p.m. See [“Payment Batch Settlement Time” on page 25](#).

Day 5

The ODFI submits the payment to the ACH Network operator (Federal Reserve). your bank account is credited.

Day 6 (this could be within 60 days from Day 1)

PayPal receives a return for the customer debit from ODFI. Returns occur for a number of reasons. See [“NACHA Return Status Codes” on page 50](#). Assume that this return is not retried. The payment status shows the return code indicating the failure. Since the merchant side of the payment has settled, PayPal initiates an offset payment to debit your bank account to reverse the payment.

Day 7

The ODFI submits the payment to the ACH Network operator (Federal Reserve). your bank account is debited for the returned customer payment.

Example of a Successful Business-to-Consumer Credit Payment

This timetable describes a typical successful Business-to-Business credit payment, in which a merchant credits the customer bank account for returned goods or a company depositing payroll deposit into employee bank account with an ACH payment, and the Payflow ACH Payment account is configured for three posting days.

Day 1

You send the payment to PayPal. PayPal validates the payment format, logs the payment and initiates merchant side of the payment to debit your bank account. Payments are batched at the end of each day prior to a banking day and at 7 p.m (normally Sunday through Thursday).

Day 2

The ODFI submits the payment to the ACH Network operator (Federal Reserve). Your bank account is debited. This is the first day of the three posting days before depositing into customer bank account.

Day 3

This is a wait day.

Day 4

This is the third day of the three posting days. PayPal initiates the customer side of the payment. The payment is batched at the end of each banking day at 7 p.m.

Day 5

The ODFI submits the payment to the ACH Network operator (Federal Reserve). The customer bank account is credited.

Example of a Business-to-Consumer Credit Payment With a Customer Side Return

This timetable describes a typical successful Business-to-Business credit payment, in which a merchant credits the customer bank account for returned goods or a company depositing payroll deposit into employee bank account with an ACH payment, and the Payflow ACH Payment account is configured for three posting days.

Day 1

You send the payment to PayPal. PayPal validates the payment format, logs the payment and initiates merchant side of the payment to debit your bank account. Payments are batched at the end of each day prior to a banking day and at 7 p.m (normally Sunday through Thursday).

Day 2

The ODFI submits the payment to the ACH Network operator (Federal Reserve). Your bank account is debited. This is the first day of the three posting days before depositing into customer bank account.

Day 3

This is a wait day.

Day 4

This is the third day of the three posting days. PayPal initiates the customer side of the payment. The payment is batched at the end of each banking day at 7 p.m. See [“Payment Batch Settlement Time” on page 25](#).

Day 5

The ODFI submits the payment to the ACH Network operator (Federal Reserve). The customer bank account is credited.

Day 6

PayPal receives a return for the customer debit from ODFI. Returns occur for a number of reasons. See [“NACHA Return Status Codes” on page 50](#). Since the merchant side of the payment has settled, PayPal initiates an offset payment to credit your bank account.

Day 7

The ODFI submits the payment to the ACH Network operator (Federal Reserve). Your bank account is credited.

ACH Payment Types

Payments are collected daily until the merchant-specified settlement time is reached, at which time all payments are submitted to the ODFI for settlement.

Debit/Sale

A Debit/Sale payment transfers funds from the customer’s bank account into your (the merchant’s) bank account.

Credit

A Credit payment transfers funds from your bank account into the customer’s bank account. A Credit payment requires the Original Payment ID of an earlier Debit/Sale payment, and the submitted Amount must be empty or the exact amount of the original Debit/Sale payment.

Inquiry

The Inquiry function returns the consumer-side result. You can run an Inquiry against a Debit, Credit, or Void payment type. You can look up the information either by submitting a PNREF in the ORIGID field or by submitting the CUSTREF with the value that you created while submitting the payment.

Void

A Void payment cancels a Debit/Sale payment. A Void payment requires the Original Payment ID of an earlier Debit/Sale payment. You can Void any unsettled payment (status P02 or P04). You cannot void a Void request.

Prenote

Prenote refers to a Prenotification payment that you can use to verify bank account validity. Prenotification payments do not transfer any funds. Receiving banks (RDFIs) are not required to respond to a Prenotification payment. Prenotifications are not settleable payments, however they can be voided.

Tracking Payment Status

Payflow Pro and Payflow Link accounts can view the status of a payment (submitted, returned, and so on) on PayPal Manager return reports. Payflow Pro accounts can also view the status using the STATUS value returned to an Inquiry payment. The status of a payment does not change more than once a day, so more frequent inquiries are unnecessary.

When PayPal initially receives the payment, assuming the payment is formatted correctly, the status is set to P02. When the customer part of the payment is submitted to the ACH network, the status changes to P03 (for a credit, this can take several days). If the payment is returned, the status changes to an R code, with the number indicating the reason for the return.

Payment status is described fully in [“ACH Status Codes” on page 49](#).

Retrying Returned Payments

A return is a payment that has been returned to the ODFI by the RDFI or by the ACH Operator. Returns occur for a number of reasons. See [“NACHA Return Status Codes” on page 50](#). The Status Code of a payment reflects the return status, and appears on the PayPal Manager Payment Detail page (described on [page 48](#)).

While setting up your Payflow ACH Payment account, you specified one of the following configurations for retries:

- Disable retries for NSF payments (the default setting for Payflow ACH Payment accounts).
- Enable retries for NSF payments, with a maximum of two retries.

If you enabled retries, then you also specified a retry interval of one to seven banking days.

NOTE: For RCK format payments, one retry maximum is performed regardless of this setting.

Payment Cycle With Retries Disabled

Upon submission for settlement, the payment status is P02. After submission of settlement files the status changes to P03. When an NSF return happens on the consumer bank account, the status changes to R01. The payment now ends and your bank account is not credited.

Payment Cycle With Retries Enabled

If NSF retries are enabled for your Payflow ACH Payment account, then when a debit entry on the consumer side is returned due to NSF, the payment is retried up to a maximum of two times, as summarized in [Table 4.1](#).

TABLE 4.1 *Retry Cycle*

Description of Activities and Status	Status Code	NSF Retries
Until the first retry, the status of the payment is P04.	P04	0, changing to 1
Upon submission for settlement, status changes to P03. If there are no returns, then, after the configured number of posting days from the date of resubmission, you are credited.	P03	1
If there is once again a return due to NSF, then the payment is retried for a second time. The status changes to P04.	P04	2
Upon submission for settlement, the status changes to P03. If there are no returns, then, after the configured number of posting days from the date of resubmission, you are credited.	P03	2
If there is once again a return due to NSF, then the payment fails and status changes to R01.	R01	2

Notifications of Change

The ACH network provides Notifications of Change (NOCs)—notification that something about a bank account has changed. For example, if you submit a payment for which the name on the bank account has changed, then PayPal receives a NOC that lists the corrected information. NOC codes are described in [“ACH NOC Codes” on page 52](#).

As part of your Payflow ACH Payment service, PayPal corrects subsequent payments for the affected bank account using the updated information from the NOC. This means that even if you submit a new payment using the old information, PayPal submits the payment using the updated information.

See PayPal Manager online help for a description of the *Notifications of Change* report.

5

Using PayPal Manager to Perform ACH Payments

This chapter provides instructions for submitting a single ACH payment using PayPal Manager.

For details on using PayPal Manager, see PayPal Manager online help.

For instructions on submitting ACH payments using the Payflow Pro SDK, see [Chapter 6](#), “Using the Payflow Pro SDK to Perform ACH Payments.”

IMPORTANT: *You must comply with NACHA rules regarding how you obtain permission from the bank account holder to submit an ACH payment. See [Chapter 3](#), “Summary of Authorization Requirements.”*

Submitting a Single ACH Payment

Follow these instructions to submit a single ACH payment using PayPal Manager:

1. From the *Perform Transactions* page, click Single Transaction. The *Perform Transaction - Step 1* page opens.
2. Select ACH for Tender Type.
3. Select the Transaction Type and the Transaction Mode (Test or Live). Then click **Submit**.
4. In the *Perform Transaction -- Step 2* page that opens, fill in the fields described in [Table 5.1](#) and click **Submit**.

TABLE 5.1 *Manual ACH Payments page fields*

Field	Description
Payment Type	Debit/Sale, Credit, Void, or Prenote.
Original Payment ID	Identifies the payment to be voided. This value is required only for Void payments or WEB Credits. The value is optional for CCD Credits. For WEB Credits, the credit amount must be exactly the same as the original Debit/Sale.
First Name	Bank account holder’s first name. You can search upon this text. This text appears in the <i>ACH Settlement</i> report described in PayPal Manager online help.
Routing (ABA) Number	American Banker’s Association routing or transit number of the customer’s bank

TABLE 5.1 Manual ACH Payments page fields(Continued)

Field	Description
Bank Account Number	Savings or checking account number.
Bank Account Type	Account type: Savings Account or Checking Account .
Amount	US dollar amount of the ACH payment. Specify the exact amount to the cent using a decimal point—use 34.00, not 34. Do not include comma separators—use 1199.95, not 1,199.95.
Customer Reference Number	Payment identifier that you, the merchant, provide. You can search for payments in PayPal Manager using this value. Up to 12 characters.
Comment 1 Comment 2	Optional text that you can provide for reporting/auditing. You can search upon this text. This text appears in the <i>ACH Settlement</i> report.
Descriptor	Description (up to 80 characters) of the goods or services being purchased. This text appears on the customer's bank account statement. Required only for B2B format Payflow ACH Payment accounts. Optional for B2C WEB payments.
Auth Source	This field appears only for B2C format Payflow ACH Payment accounts. Re-presented Check Entry (RCK) : See “RCK Notice Requirements” on page 22 . Telephone (TEL) indicates verbal customer authorization over the telephone. See “TEL Authorization Requirements” on page 23 . Over the Internet (WEB) indicates customer authorization over the Internet. NOTE : If you specify Over the Internet for a Credit payment, then you must provide the Original Payment ID of an earlier Debit/Sale payment, and the Amount must be empty or the exact amount of the original Debit/Sale payment. Other (PPD) indicates another approved authorization method. See the online help for guidance.
Mode	Specify Live or Test payments.
Billing Information	
Company Name	Account holder's company name.
Bill Address	Street address for the account (number and street name).
Bill City	City of account holder's address.
Bill State	State of account holder's address.
Bill Zip Code	Account holder's 5- to 9-digit ZIP code. Do not use spaces, dashes, or non-numeric characters.
Bill Email	Account holder's e-mail address.

TABLE 5.1 Manual ACH Payments page fields(Continued)

Field	Description
Shipping Information (Fill in this section only if the shipping information differs from the billing information.)	
Ship First Name	First Name for shipment.
Ship Last Name	Last Name for shipment.
Ship Address	Street address (number and street name) for shipment.
Ship City	City for shipment.
Ship State	State for shipment.
Ship Zip Code	ZIP Code for shipment.

5. PayPal validates the payment and returns a successful response upon successful validation. If there is an error in any of the payment fields, PayPal returns an error code with appropriate error text. See [Chapter 8, “Responses to ACH Payment Requests,”](#) for the list of Result Codes.

Successful payments return Status Code P02 and are sent for settlement at 7 p.m. on the next available day.

6

Using the Payflow Pro SDK to Perform ACH Payments

This chapter describes the process of performing ACH payments using the Payflow Pro SDK. For complete information on using the SDK and on payment request syntax, see *Payflow Pro Developer's Guide*.

Response values are described in [Chapter 8, “Responses to ACH Payment Requests.”](#)

Information on testing payment appears in [Chapter 7, “Testing ACH Payments Using the Payflow SDK.”](#)

IMPORTANT: *You must comply with NACHA rules regarding how you obtain permission from the bank account holder to submit an ACH payment. See [Chapter 3, “Summary of Authorization Requirements.”](#)*

In This Chapter

- “Payflow ACH Payment Server” on page 37
- “ACH Payment Parameters” on page 37
- “Example ACH Payments” on page 39
- “Logging Payment Information” on page 42

Payflow ACH Payment Server

Submit ACH payment requests to the ACH servers at **payflowpro.paypal.com**

ACH Payment Parameters

Use the parameters listed in [Table 6.1](#) to perform ACH payment activities. Required and optional parameters are noted.

NOTE: *Payflow Pro Developer's Guide* provides a list of parameters that you can pass for reporting purposes.

TABLE 6.1 ACH payment parameters

Parameter	Description	Required?	Type	Length
ABA	Target Bank's transit ABA routing number	Yes	Numeric	9
ACCT	Customer's bank account number	Yes	Numeric	17

TABLE 6.1 ACH payment parameters (Continued)

Parameter	Description	Required?	Type	Length
ACCTTYPE	Customer's bank account type: Savings (S) or Checking (C).	Yes	Alpha uppercase	1
AMT	Dollar amount (US dollars)	Yes, unless PRENOTE	Numeric	10 with decimal point
AUTHTYPE	The type of authorization received from the payer. Defaults to CCD for B2B format accounts. Defaults to PPD (standard customer authorization method) for B2C format accounts. You can specify the following values for B2C format accounts: TEL : Debit authorization obtained by telephone. POP : Point of Purchase check entry for a single entry debit. ARC : Accounts Receivables check entry for a single entry debit. RCK : Re-presented check entry for a single entry debit. WEB : The customer authorized the payment over the Internet.	Yes if the customer authorized the payment over the Internet. No otherwise	Alpha uppercase	3
CHKNUM	The check serial number. Required for POP, ARC, and RCK.			
COMMENT1	Optional text that you can provide for reporting/auditing. This text appears in the PayPal Manager <i>ACH Settlement</i> report, described in PayPal Manager online help.	No	Alpha-numeric	128
COMMENT2	See COMMENT 1.	No	Alpha-numeric	128
CUSTREF	Payment identifier that you, the merchant, provide. You can search for payments in PayPal Manager using this value.	No	Alpha-numeric	12
DESC	Optional description of the goods or services being purchased. This parameter is required only for Business-to-Business Payflow ACH Payment accounts.	Required for CCD. Optional for PPD/WEB.	Alpha-numeric	80

TABLE 6.1 ACH payment parameters (Continued)

Parameter	Description	Required?	Type	Length
FIRSTNAME	Bank account holder's first and last name. NOTE: Even though the parameter name indicates only the first name, this single parameter holds all of the person's name information (both first and last name, at a minimum).	Yes	Alpha-numeric uppercase	30
PRENOTE	PRENOTE=Y indicates a prenotification payment with no amount. Used to verify bank account validity. Receiving banks are not required to respond to prenotification payments.	No (default: N)	Y or N	1
TENDER	The tender type (method of payment). Use only the value A (representing ACH).	Yes	Alpha uppercase	1
TERMCITY	City where the merchant's terminal is located. Used only for POP.	Optional	Alpha	4
TERMSTATE	State where the merchant's terminal is located. Used only for POP.	Optional	Alpha uppercase	2
TRXTYPE	Payment type: S (Debit/Sale), C (Credit), I (Inquiry), or V (Void). You can Void any payment in status P02 or P04. Credit payments require an ORIGID referring to an earlier Debit/Sale payment, and the AMT must be empty or the exact amount of the original Debit/Sale payment.	Yes	Alpha uppercase	1

Example ACH Payments

The payment response values shown in these examples are fully described in [Chapter 8](#), “Responses to ACH Payment Requests.”

Example Debit/Sale Payment

Use TRXTYPE=S to submit a Debit/Sale payment.

```
"TRXTYPE=S&TENDER=A&ACCT=6355059797&FIRSTNAME=Susan Smith&ACCTTYPE=C&ABA=091000019&AMT=42.00&PARTNER=PayPal&VENDOR=SuperMerchantCCD&USER=SuperMerchant&PWD=x1y2z3"
```

Example Debit/Sale Response

```
RESULT=0&PNREF=V63D15597698&RESPMSG=Approved
```

Example Credit Payment

Use TRXTYPE=C and the ORIGID of a previously submitted ACH payment to submit a Credit payment. You must perform a Credit payment before the first settlement.

```
"TRXTYPE=C&PARTNER=PayPal&VENDOR=SuperMerchant&USER=SuperMerchant&PWD=x1y2z3&ORIGID=VXYZ01475826"
```

Example Credit Response

```
RESULT=0&PNREF=V63D15597698&RESPMSG=Approved
```

Example POP Debit/Sale Payment

Use TRXTYPE=S and AUTHTYPE=POP to submit a POP Debit/Sale payment.

```
"DESC=POPExample&TRXTYPE=S&TENDER=A&PARTNER=partner&USER=user&PWD=pwd&AMT=22&ACCT=987654321&STREET=685 E Middle Field Rd&ZIP=94043&ABA=111111118&ACCTTYPE=C&NAME=John Doe&AUTHTYPE=POP&TERMSTATE=CA&TERMCITY=MNVW&CHKNUM=123&CITY=MNV"
```

Example POP Response

```
RESULT=0&PNREF=V63D15597698&RESPMSG=Approved
```

Example ARC Debit/Sale Payment

Use TRXTYPE=S and AUTHTYPE=ARC to submit a ARC Debit/Sale payment.

```
"DESC=ARCExample&TRXTYPE=S&TENDER=A&PARTNER=partner&USER=user&PWD=pwd&AMT=26&ACCT=23456789&STREET=685 E Middle Field Rd&ZIP=94043&ABA=111111118&ACCTTYPE=S&NAME=Jane Doe&AUTHTYPE=ARC&CHKNUM=456"
```

Example ARC Response

```
RESULT=0&PNREF=V63D15597698&RESPMSG=Approved
```

Example RCK Debit/Sale Payment

Use TRXTYPE=S and AUTHTYPE=RCK to submit a RCK Debit/Sale payment.

```
"DESC=RCKExample&TRXTYPE=S&TENDER=A&PARTNER=partner&USER=user&PWD=pwd&AMT=30&ACCT=987654321&STREET=685 E Middle Field Rd&ZIP=94043&ABA=111111118&ACCTTYPE=C&NAME=John Doe&AUTHTYPE=RCK&CHKNUM=789"
```

Example RCK Response

```
RESULT=0&PNREF=V63D15597698&RESPMSG=Approved
```

Example WEB Debit/Sale Payment

Use TRXTYPE=S and AUTHTYPE=WEB to submit a WEB Debit/Sale payment.


```
"TRXTYPE=S&TENDER=A&ACCT=6355059797&FIRSTNAME=Susan Smith&ACCTTYPE=C&ABA=091000019&AUTHTYPE=WEB&AMT=42.00&PARTNER=PayPal&VENDOR=SuperMerchant&USER=SuperMerchant&PWD=x1y2z3"
```

Example Debit/Sale Response

```
RESULT=0&PNREF=V63D15597698&RESPMSG=Approved
```

Example WEB Credit Payment

Use TRXTYPE=C and AUTHTYPE=WEB and the ORIGID of the previously submitted ACH WEB Debit/Sale payment to submit a Credit payment. You must specify the exact amount of the original Debit/Sale payment or leave the amount unspecified.

```
"TRXTYPE=C&AUTHTYPE=WEB&PARTNER=PayPal&VENDOR=SuperMerchant&USER=SuperMerchant&PWD=x1y2z3&ORIGID=VXYZ01475826"
```

Example Credit Response

```
RESULT=0&PNREF=V63D15597698&RESPMSG=Approved
```

Example Inquiry

Unlike credit card processing, the ACH system does not immediately return payment status. Use the INQUIRY function to determine the status of a payment. You perform inquiries using a reference to the original payment—either the PNREF value returned for the original payment or the CUSTREF value that you specified for the original payment.

The results reflect the customer side of the payment and not the merchant side.

NOTE: The status of any payment does not change more than once per day, so more frequent inquiries are unnecessary.

Using the PNREF to Perform Inquiry Transactions

Set ORIGID to the PNREF (Transaction ID) value returned for the original payment.

Using the CUSTREF to Perform Inquiry Transactions

Specify the CUSTREF value and, optionally, the STARTTIME and ENDTIME parameters:

IMPORTANT: *If there are multiple payments with a particular CUSTREF value, then the Inquiry transaction returns only the first payment with the specified CUSTREF. To ensure that an Inquiry accesses the correct payment, you must use a unique CUSTREF when submitting any payment, including retries.*

Example Inquiry

```
"TRXTYPE=I&ORIGID=V33D00004098&PWD=123password&USER=Admin&"
```

Example Responses

```
RESULTRESULT=0&TRANSSTATE=11&CUSTREF=&ORIGRESULT=0&STATUS=R02&RESPMSG=Account closed
```

RESULT=0&TRANSSTATE=6&CUSTREF=&ORIGRESULT=0&STATUS=P04&RESPMSG=Settle
failed

RESULT=0&TRANSSTATE=1&CUSTREF=&ORIGRESULT=1&STATUS=P15&RESPMSG=PNI front
end edit failed

RESULT=0&TRANSSTATE=6&CUSTREF=&ORIGRESULT=0&STATUS=P02&RESPMSG=Pending,
waiting to settle

RESULT=0&TRANSSTATE=8&CUSTREF=&ORIGRESULT=0&STATUS=P03&RESPMSG=Submitted
for settlement

Example Void

Use TRXTYPE=V and the ORIGID of the previously submitted ACH payment to Void a payment. You must perform a Void before the first settlement.

```
"TRXTYPE=V&TENDER=A&PARTNER=PayPal&
ACCT=6355059797&ACCTTYPE=C&ABA=091000019&VENDOR=SuperMerchant&USER=SuperMer
chant&PW D=x1y2z3&ORIGID=VXYZ01475826"
```

Example Void Response

RESULT=0&PNREF=V63D15597698&RESPMSG=Approved

Example Prenote Payment

A prenotification is a payment with no amount that you can use to verify bank account validity. Receiving banks are not required to respond to prenotification payments.

Use PRENOTE=Y and AMT=0.00

```
"TRXTYPE=S&PRENOTE=Y&ACCT=6355059797&FIRSTNAME=Susan Smith&ACCTTYPE=C&ABA=0
91000019&TENDER=A&AUTHTYPE=PPD&AMT=0.00&PARTNER=PayPal&VENDOR=SuperMerchant
&USER=SuperMerchant&PWD=x1y2z3"
```

Example Prenote Response

RESULT=0&PNREF=V63D15597698&RESPMSG=Approved

Logging Payment Information

PayPal maintains a record of all payments executed on your Payflow ACH Payment account.

NOTE: This record is not the official bank statement. The activity on your bank account is the official record.

Use PayPal Manager <https://manager.paypal.com> to view this record and use the information to help reconcile your accounting records.

In addition, PayPal strongly recommends that you log all payment results (except for check information) on your own system. At a minimum, log the following data:

- PNREF
- Payment Date
- Payment Amount

If you have any questions regarding a payment, reference the PNREF (also called the transaction or payment ID).

7

Testing ACH Payments Using the Payflow SDK

This chapter describes the process of testing ACH payments using the Payflow SDK. For complete information on using the SDK, see *Payflow Pro Developer's Guide*. You can safely skip this chapter if you have a Payflow Link account.

Responses to payment requests are described in [Chapter 8, “Responses to ACH Payment Requests.”](#)

Testing ACH Payments — General Information

The test procedures presented in this chapter produce consumer-side results. Merchant-side status is delayed by the specified number of posting days.

The test system settles test payments on the standard ACH schedule (every day that precedes a banking day, typically Sunday through Thursday). See [“Schedule of Submission for Settlement” on page 13.](#)

Test Server

Submit test ACH payment requests of any payment format or authorization type to the ACH test server at **pilot-payflowpro.paypal.com**.

Test ABA Routing Number

Use ABA Routing Number **111111118** or any valid number for testing.

Test Bank Account Numbers

Do not use a real bank account number for testing. You must use one of the test bank account numbers provided in this chapter.

IMPORTANT: *Any consumer transaction to the test server using a non-test account number results in an R03 error (invalid account number) after settlement (the transaction proceeds without error during OLTP). This ensures that you are notified in the case that you mistakenly sent a live transaction to the test server.*

Simulating a Successful Settlement

All properly formatted test payments with **RESULT=0** show an initial status of **P02**. At 7 p.m., the status changes to **P03** (settlement).

Submit bank account number **111111111** in a **Debit** or **Credit** payment to receive the associated status code. The status is updated when the payment settles. The status appears in the **Status Code** column of the PayPal Manager *Transaction Detail* page (described on [page 48](#)).

P status codes are described in “Payflow Status Codes” on [page 49](#).

TABLE 7.1 Generating a successful settlement status

ABA Routing Number	Bank Account Number	Initial Status	Settled Status Code
111111118	111111111	P02	P03

Simulating Returns

All properly formatted test payments with **RESULT=0** show an initial status of **P02**. Once the payment is settled at 7 p.m., the status changes to **P03**. In the simulator, returns are processed within the hour, so the status changes to an **R** code at that time.

Simulating Returns Using the Payment Amount

Return codes use the form **Rxy** where x and y are the digits 0 - 9. To generate a particular return value, use account number **111111111** and an amount of **1000** dollars plus the desired values of x and y as the value to the right of the decimal point (**1000.<00-99>**).

Example

To generate a value of **R12**, send account number **111111111** and an amount of **1000.12**.

Alternative: Simulating Returns Using the Bank Account Number

NOTE: The method described in this section is limited in that it can only return values of R01, R02, and R03.

Submit a bank account number from [Table 7.2](#) in a **Debit** or **Credit** payment to receive the associated status code. The status appears in the **Status Code** column of the PayPal Manager *Transaction Detail* page (described on [page 48](#)).

R status codes are described in “[NACHA Return Status Codes](#)” on page 50.

TABLE 7.2 *Generating a particular settlement status*

ABA Routing Number	Bank Account Number	Initial Status	Settled Status Code
111111118	1234567801	P02	R01
111111118	1234567802	P02	R02
111111118	1234567803	P02	R03
111111118	Any account number other than 111111111, 1234567801, or 1234567802	P02	R03

Simulating NSF Retries

If your Payflow ACH Payment account is configured to perform NSF retries, then you can use simulated payments to move through the sequence of status codes shown in [Table 7.3](#). The status codes appear on a schedule based on the retry interval that you specified when configuring your Payflow ACH Payment account.

To simulate this process, submit a payment that generates an **R01** result. [Table 7.3](#) reflects the sequence of Status Codes.

TABLE 7.3 *Generating a retry*

Condition of Payment	Status Code	NSF Retries	Timeline
Payment submitted	P02	N/A	0
Payment settled	P03	N/A	7 p.m. on Banking day
NSF (R01) is received	N/A		within an hour
Set up for first retry (waiting period)	P04	1	
First retry submitted	P03	1	depends on retry interval
Payment settled	P03	N/A	7 p.m. on Banking day
NSF (R01) is received	N/A		within an hour
Set up for second retry	P04	2	
Second retry submitted	P03	2	depends on retry interval

TABLE 7.3 *Generating a retry (Continued)*

Condition of Payment	Status Code	NSF Retries	Timeline
Payment settled	P03	N/A	7 p.m. on Banking day
NSF return All retries failed	R01	2	within an hour

8

Responses to ACH Payment Requests

This chapter describes the contents of the responses to ACH payment requests.

In This Chapter

- “ACH Status Codes” on page 49
- “ACH NOC Codes” on page 52
- “Payment Responses” on page 53
- “RESULT Codes and RESPMSG Values” on page 54

ACH Status Codes

This section describes the values returned for ACH payment requests.

Payflow Status Codes

STATUS values starting with the letter **P** are Payflow-specific values that describe handling by PayPal.

TABLE 8.1 Payflow status codes

Code	Description	Detail
P02	Pending	PayPal received the payment but the customer portion of the request has not yet been sent for settlement.
P03	Submitted	The customer portion of the request has been sent to the ODFI. The Settle request is believed to be settled unless returned.
P04	Pending	A re-tried payment is pending settlement.
P05	Will not settle	Status for inquiry and voided payments.
P06	Will not settle	Status for void payments.
P15	Rejected	Payflow server rejected the payment immediately (invalid ABA). Check submitted payment data.

NACHA Return Status Codes

Status values starting with the letter **R** are NACHA-specification reject and return reason codes that indicate that the consumer portion of the payment has been returned (typically a closed bank account, invalid bank account, insufficient funds, or dispute). If a payment is unsuccessful, PayPal usually gets the return message from the ACH network within 2 to 4 business days of payment submission.

TABLE 8.2 NACHA return codes

Code	Description	Detail
R01	Insufficient funds	Available balance is not sufficient to cover the amount of the debit entry
R02	Bank account closed	Previously active amount has been closed by the customer of RDFI
R03	No bank account/unable to locate account	Account number does not correspond to the individual identified in the entry, or the account number designated is not an open account
R04	Invalid bank account number	Account number structure is not valid
R06	Returned per ODFI request	ODFI requested the RDFI to return the entry
R07	Authorization revoked by customer	Receiver has revoked authorization
R08	Payment stopped	Receiver of a recurring debit has stopped payment of an entry
R09	Uncollected funds	Collected funds are not sufficient for payment of the debit entry
R10	Customer advises not authorized	Receiver has advised RDFI that originator is not authorized to debit his bank account
R11	Check truncation entry return	To be used when returning a check truncation entry
R12	Branch sold to another RDFI	RDFI unable to post entry destined for a bank account maintained at a branch sold to another financial institution
R13	RDFI not qualified to participate	Financial institution does not receive commercial ACH entries
R14	Representative payee deceased or unable to continue in that capacity	The representative payee authorized to accept entries on behalf of a beneficiary is either deceased or unable to continue in that capacity
R15	Beneficiary or bank account holder	(Other than representative payee) deceased* - (1) the beneficiary entitled to payments is deceased or (2) the bank account holder other than a representative payee is deceased

TABLE 8.2 NACHA return codes(Continued)

Code	Description	Detail
R16	Bank account frozen	Funds in bank account are unavailable due to action by RDFI or legal order
R17	File record edit criteria	Fields rejected by RDFI processing (identified in return addenda)
R18	Improper effective entry date	Entries have been presented prior to the first available processing window for the effective date.
R19	Amount field error	Improper formatting of the amount field
R20	Non-payment bank account	Entry destined for non-payment bank account defined by reg. D
R21	Invalid company ID number	The company ID information not valid (normally CIE entries)
R22	Invalid individual ID number	Individual id used by receiver is incorrect (CIE entries)
R23	Credit entry refused by receiver	Receiver returned entry because minimum or exact amount not remitted, bank account is subject to litigation, or payment represents an overpayment, originator is not known to receiver or receiver has not authorized this credit entry to this bank account
R24	Duplicate entry	RDFI has received a duplicate entry
R25	Addenda error	Improper formatting of the addenda record information
R26	Mandatory field error	Improper information in one of the mandatory fields
R27	Trace number error	Original entry trace number is not valid for return entry; or addenda trace numbers do not correspond with entry detail record
R28	Transit routing number check digit error	Check digit for the transit routing number is incorrect
R29	Corporate customer advises not authorized	RDFI has been notified by corporate receiver that debit entry of originator is not authorized
R30	RDFI not participant in check truncation program	Financial institution not participating in automated check safekeeping application
R31	Permissible return entry (CCD and CTX only)	RDFI has been notified by the ODFI that it agrees to accept a CCD or CTX return entry
R32	RDFI non-settlement	RDFI is not able to settle the entry

TABLE 8.2 *NACHA return codes(Continued)*

Code	Description	Detail
R33	Return of XCK entry	RDFI determines at its sole discretion to return an XCK entry; an XCK return entry may be initiated by midnight of the sixtieth day following the settlement date if the XCK entry
R34	Limited participation RDFI	RDFI participation has been limited by a federal or state supervisor
R35	Return of improper debit entry	ACH debit not permitted for use with the CIE standard entry class code (except for reversals)

ACH NOC Codes

The ACH network provides Notifications of Change (NOCs)—notification that something about a bank account has changed. For example, if you submit a payment for which the name on the bank account has changed, then PayPal receives a NOC that lists the corrected information.

After receiving a NOC, PayPal corrects subsequent payments for the affected bank account using the updated information. This means that even if you submit a new payment using the old information, PayPal submits the payment using the updated information.

You can use PayPal Manager's *Notifications of Change* report (described in PayPal Manager online help) to help you in updating your organization's records.

TABLE 8.3 *Notification of Change codes*

Code	Reason	Description
C01	Incorrect bank account number	Bank account number incorrect or formatted incorrectly
C02	Incorrect transit/routing number	Once valid transit/routing number must be changed
C03	Incorrect transit/routing number and bank account number	Once valid transit/routing number must be changed and causes a change to bank account number structure
C04	Bank account name change	Customer has changed name or ODFI submitted name incorrectly
C05	Incorrect payment code	Entry posted to demand account should contain savings payment codes or vice versa
C06	Incorrect bank account number and transit code	Bank account number must be changed and payment code should indicate posting to another account type (demand/savings)

TABLE 8.3 Notification of Change codes (Continued)

Code	Reason	Description
C07	Incorrect transit/routing number, bank account number and payment code	Changes required in three fields indicated
C09	Incorrect individual ID number	Individual's ID number is incorrect
C10	Incorrect company name	Company name is no longer valid and should be changed.
C11	Incorrect company identification	Company ID is no longer valid and should be changed
C12	Incorrect company name and company ID	Both the company name and company id are no longer valid and must be changed

Payment Responses

When a payment finishes, PayPal returns a response string made up of name/value pairs. For example, this is a response to a Debit/Sale payment request:

RESULT=0&PNREF=VXYZ01234567&RESPMSG=APPROVED&AUTHCODE=123456&STATUS=P02

Table 8.4 describes the values that appear in the payment response strings for all payment types.

TABLE 8.4 Payment responses common to all payment types

Field	Description	Type	Length
RESULT	The outcome of the attempted payment. A result of 0 (zero) indicates the payment was approved. Any other number indicates a decline or error. RESULT codes are described in “ RESULT Codes and RESPMSG Values ” on page 54.	Numeric	Variable
ORIGRESULT	The value of RESULT for the original payment. Only for Inquiry (I) payments.	Numeric	Variable
PNREF	Payflow Reference ID, a unique number that identifies the payment. PNREF is described in “ PNREF Value ” below.	Alpha-numeric	12
RESPMSG	A descriptive message associated with decline or error RESULTS (for S and C, but not I payments). Response messages are described in “ RESULT Codes and RESPMSG Values ” on page 54.	Alpha-numeric	Variable

TABLE 8.4 Payment responses common to all payment types

Field	Description	Type	Length
STATUS	All STATUS values (with the exception of values starting with the letter P) are NACHA (National Automated Clearing House Association) specification reject and return reason codes. Values starting with the letter P are Payflow-specific values describing handling by PayPal. STATUS codes are described in “ACH Status Codes” on page 49 .	Alpha-numeric	3

PNREF Value

The PNREF is a unique transaction identification number issued by PayPal that identifies the transaction for billing, reporting, and transaction data purposes. The PNREF value appears in the Transaction ID column in PayPal Manager reports.

The PNREF value is used as the ORIGID value (original transaction ID) in credits (TRXTYPE=C), inquiries (TRXTYPE=I), and voids (TRXTYPE=V).

PNREF Format

The PNREF is a 12-character string of printable characters, for example:

- VADE0B248932
- ACRAF23DB3C4

NOTE: Printable characters also include symbols other than letters and numbers such as the question mark (?). A PNREF typically contains letters and numbers only.

RESULT Codes and RESPMSG Values

RESULT is the first value returned in the PayflowPayPal server response string. The value of the RESULT parameter indicates the overall status of the transaction attempt.

- A value of 0 (zero) indicates that no errors occurred and the transaction was approved.
- A value less than zero indicates that a communication error occurred. In this case, no transaction is attempted.
- A value greater than zero indicates a decline or error.

The response message (RESPMSG) provides a brief description for decline or error results.

RESULT Values for Transaction Declines or Errors

For non-zero Results, the response string includes a RESPMSG name-value pair. The exact wording of the RESPMSG (shown in bold) may vary. Sometimes a colon appears after the initial RESPMSG followed by more detailed information.

TABLE 8.5 Payflow transaction RESULT values and RESPMSG text

RESULT	RESPMSG and Explanation
0	Approved
1	User authentication failed. Error is caused by one or more of the following: <ul style="list-style-type: none"> • Login information is incorrect. Verify that USER, VENDOR, PARTNER, and PASSWORD have been entered correctly. VENDOR is your merchant ID and USER is the same as VENDOR unless you created a Payflow Pro user. All fields are case sensitive. • Invalid Processor information entered. Contact merchant bank to verify. • "Allowed IP Address" security feature implemented. The transaction is coming from an unknown IP address. See PayPal Manager online help for details on how to use Manager to update the allowed IP addresses. • You are using a test (not active) account to submit a transaction to the live PayPal servers. Change the host address from the test server URL to the live server URL.
2	Invalid tender type. Your merchant bank account does not support the following credit card type that was submitted.
3	Invalid transaction type. Transaction type is not appropriate for this transaction. For example, you cannot credit an authorization-only transaction.
4	Invalid amount format. Use the format: "#####.##" Do not include currency symbols or commas.
5	Invalid merchant information. Processor does not recognize your merchant account information. Contact your bank account acquirer to resolve this problem.
6	Invalid or unsupported currency code
7	Field format error. Invalid information entered. See RESPMSG.
8	Not a transaction server
9	Too many parameters or invalid stream
10	Too many line items
11	Client time-out waiting for response
12	Declined. Check the credit card number, expiration date, and transaction information to make sure they were entered correctly. If this does not resolve the problem, have the customer call their card issuing bank to resolve.

TABLE 8.5 Payflow transaction **RESULT** values and **RESPMSG** text (Continued)

RESULT	RESPMSG and Explanation
13	Referral. Transaction cannot be approved electronically but can be approved with a verbal authorization. Contact your merchant bank to obtain an authorization and submit a manual Voice Authorization transaction.
14	Invalid Client Certification ID. Check the HTTP header. If the tag, X-VPS-VIT-CLIENT-CERTIFICATION-ID, is missing, RESULT code 14 is returned.
19	Original transaction ID not found. The transaction ID you entered for this transaction is not valid. See RESPMSG.
20	Cannot find the customer reference number
22	Invalid ABA number
23	Invalid account number. Check credit card number and re-submit.
24	Invalid expiration date. Check and re-submit.
25	Invalid Host Mapping. You are trying to process a tender type such as Discover Card, but you are not set up with your merchant bank to accept this card type.
26	Invalid vendor account. Login information is incorrect. Verify that USER, VENDOR, PARTNER, and PASSWORD have been entered correctly. VENDOR is your merchant ID and USER is the same as VENDOR unless you created a Payflow Pro user. All fields are case sensitive.
27	Insufficient partner permissions
28	Insufficient user permissions
29	Invalid XML document. This could be caused by an unrecognized XML tag or a bad XML format that cannot be parsed by the system.
30	Duplicate transaction
31	Error in adding the recurring profile
32	Error in modifying the recurring profile
33	Error in canceling the recurring profile
34	Error in forcing the recurring profile
35	Error in reactivating the recurring profile
36	OLTP Transaction failed
37	Invalid recurring profile ID
50	Insufficient funds available in account
51	Exceeds per transaction limit
99	General error. See RESPMSG.

TABLE 8.5 Payflow transaction RESULT values and RESPMSG text (Continued)

RESULT	RESPMSG and Explanation
100	Transaction type not supported by host
101	Time-out value too small
102	Processor not available
103	Error reading response from host
104	Timeout waiting for processor response. Try your transaction again.
105	Credit error. Make sure you have not already credited this transaction, or that this transaction ID is for a creditable transaction. (For example, you cannot credit an authorization.)
106	Host not available
107	Duplicate suppression time-out
108	Void error. See RESPMSG. Make sure the transaction ID entered has not already been voided. If not, then look at the Transaction Detail screen for this transaction to see if it has settled. (The Batch field is set to a number greater than zero if the transaction has been settled). If the transaction has already settled, your only recourse is a reversal (credit a payment or submit a payment for a credit).
109	Time-out waiting for host response
110	Referenced auth (against order) Error
111	Capture error. Either an attempt to capture a transaction that is not an authorization transaction type, or an attempt to capture an authorization transaction that has already been captured.
112	Failed AVS check. Address and ZIP code do not match. An authorization may still exist on the cardholder's account.
113	Merchant sale total will exceed the sales cap with current transaction. ACH transactions only.
114	Card Security Code (CSC) Mismatch. An authorization may still exist on the cardholder's account.
115	System busy, try again later
116	VPS Internal error. Failed to lock terminal number
117	Failed merchant rule check. One or more of the following three failures occurred: An attempt was made to submit a transaction that failed to meet the security settings specified on the PayPal Manager <i>Security Settings</i> page. If the transaction exceeded the Maximum Amount security setting, then no values are returned for AVS or CSC. AVS validation failed. The AVS return value should appear in the RESPMSG. CSC validation failed. The CSC return value should appear in the RESPMSG.

TABLE 8.5 Payflow transaction RESULT values and RESPMSG text (Continued)

RESULT	RESPMSG and Explanation
118	Invalid keywords found in string fields
119	General failure within PIM Adapter
120	Attempt to reference a failed transaction
121	Not enabled for feature
122	Merchant sale total will exceed the credit cap with current transaction. ACH transactions only.
125	Fraud Protection Services Filter — Declined by filters
126	<p>Fraud Protection Services Filter — Flagged for review by filters</p> <p>Important Note: Result code 126 indicates that a transaction triggered a fraud filter. This is not an error, but a notice that the transaction is in a review status. The transaction has been authorized but requires you to review and to manually accept the transaction before it will be allowed to settle.</p> <p>Result code 126 is intended to give you an idea of the kind of transaction that is considered suspicious to enable you to evaluate whether you can benefit from using the Fraud Protection Services.</p> <p>To eliminate result 126, turn the filters off.</p> <p>For more information, see the Fraud Protection Services documentation for your payments solution. It is available on the PayPal Manager Documentation page.</p>
127	Fraud Protection Services Filter — Not processed by filters
128	Fraud Protection Services Filter — Declined by merchant after being flagged for review by filters
131	Version 1 Payflow Pro SDK client no longer supported. Upgrade to the most recent version of the Payflow Pro client.
132	Card has not been submitted for update
133	Data mismatch in HTTP retry request
150	Issuing bank timed out
151	Issuing bank unavailable
200	Reauth error
201	Order error
402	PIM Adapter Unavailable
403	PIM Adapter stream error
404	PIM Adapter Timeout
600	Cybercash Batch Error

TABLE 8.5 Payflow transaction **RESULT** values and **RESPMSG** text (Continued)

RESULT	RESPMSG and Explanation
601	Cybercash Query Error
1000	Generic host error. This is a generic message returned by your credit card processor. The RESPMSG will contain more information describing the error.
1001	Buyer Authentication Service unavailable
1002	Buyer Authentication Service — Transaction timeout
1003	Buyer Authentication Service — Invalid client version
1004	Buyer Authentication Service — Invalid timeout value
1011	Buyer Authentication Service unavailable
1012	Buyer Authentication Service unavailable
1013	Buyer Authentication Service unavailable
1014	Buyer Authentication Service — Merchant is not enrolled for Buyer Authentication Service (3-D Secure).
1016	Buyer Authentication Service — 3-D Secure error response received. Instead of receiving a PAREs response to a Validate Authentication transaction, an error response was received.
1017	Buyer Authentication Service — 3-D Secure error response is invalid. An error response is received and the response is not well formed for a Validate Authentication transaction.
1021	Buyer Authentication Service — Invalid card type
1022	Buyer Authentication Service — Invalid or missing currency code
1023	Buyer Authentication Service — merchant status for 3D secure is invalid
1041	Buyer Authentication Service — Validate Authentication failed: missing or invalid PARES
1042	Buyer Authentication Service — Validate Authentication failed: PARES format is invalid
1043	Buyer Authentication Service — Validate Authentication failed: Cannot find successful Verify Enrollment
1044	Buyer Authentication Service — Validate Authentication failed: Signature validation failed for PARES
1045	Buyer Authentication Service — Validate Authentication failed: Mismatched or invalid amount in PARES
1046	Buyer Authentication Service — Validate Authentication failed: Mismatched or invalid acquirer in PARES

TABLE 8.5 Payflow transaction RESULT values and RESPMSG text (Continued)

RESULT	RESPMSG and Explanation
1047	Buyer Authentication Service — Validate Authentication failed: Mismatched or invalid Merchant ID in PARES
1048	Buyer Authentication Service — Validate Authentication failed: Mismatched or invalid card number in PARES
1049	Buyer Authentication Service — Validate Authentication failed: Mismatched or invalid currency code in PARES
1050	Buyer Authentication Service — Validate Authentication failed: Mismatched or invalid XID in PARES
1051	Buyer Authentication Service — Validate Authentication failed: Mismatched or invalid order date in PARES
1052	Buyer Authentication Service — Validate Authentication failed: This PARES was already validated for a previous Validate Authentication transaction

RESULT Values for Communications Errors

A value for RESULT less than zero indicates that a communication error occurred. In this case, no transaction is attempted.

A value of -1 or -2 usually indicates a configuration error caused by an incorrect URL or by configuration issues with your firewall.

A value of -1 or -2 can also be possible if the PayPal servers are unavailable, or an incorrect server/socket pair has been specified. A value of -1 can also result when there are internet connectivity errors. Contact customer support regarding any other errors.

TABLE 8.6 RESULT values for communications errors

RESULT	Description
-1	Failed to connect to host
-2	Failed to resolve hostname
-5	Failed to initialize SSL context
-6	Parameter list format error: & in name
-7	Parameter list format error: invalid [] name length clause
-8	SSL failed to connect to host
-9	SSL read failed
-10	SSL write failed

TABLE 8.6 *RESULT values for communications errors(Continued)*

RESULT	Description
-11	Proxy authorization failed
-12	Timeout waiting for response
-13	Select failure
-14	Too many connections
-15	Failed to set socket options
-20	Proxy read failed
-21	Proxy write failed
-22	Failed to initialize SSL certificate
-23	Host address not specified
-24	Invalid transaction type
-25	Failed to create a socket
-26	Failed to initialize socket layer
-27	Parameter list format error: invalid [] name length clause
-28	Parameter list format error: name
-29	Failed to initialize SSL connection
-30	Invalid timeout value
-31	The certificate chain did not validate, no local certificate found
-32	The certificate chain did not validate, common name did not match URL
- 40	Unexpected Request ID found in request.
- 41	Required Request ID not found in request
-99	Out of memory
-100	Parameter list cannot be empty
-103	Context initialization failed
-104	Unexpected transaction state
-105	Invalid name value pair request
-106	Invalid response format
-107	This XMLPay version is not supported
-108	The server certificate chain did not validate

TABLE 8.6 *RESULT values for communications errors*(Continued)

RESULT	Description
-109	Unable to do logging
-111	The following error occurred while initializing from message file: <Details of the error message>
-113	Unable to round and truncate the currency value simultaneously

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